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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/633,020	07/31/2003	Carl Smith	VISAP076	4731
22434	7590	09/08/2006	EXAMINER	
BEYER WEAVER & THOMAS, LLP			COLAN, GIOVANNA B	
P.O. BOX 70250			ART UNIT	
OAKLAND, CA 94612-0250			PAPER NUMBER	

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DATE MAILED: 09/08/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 10/633,020	<b>Applicant(s)</b> SMITH ET AL.	
	<b>Examiner</b> Giovanna Colan	<b>Art Unit</b> 2162	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 15 June 2006.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |                                                                                         |                                                                             |
|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                        | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)    | Paper No(s)/Mail Date. _____                                                |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____                                                             | 6) <input type="checkbox"/> Other: _____                                    |

**DETAILED ACTION**

1. This action is in response to the Amendment filed on 06/15/2006.
2. Claims 1 – 3, 7, 11 – 13, and 17 were amended. Claims 21 – 35 were canceled.  
No claims were added.
3. This action is made Final.
4. Claims 1 – 20 are pending in this application.
5. Applicant's arguments filed on 06/15/2006 have been fully considered but they are not persuasive.

***Claim Rejections - 35 USC § 103***

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to

consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

8. Claim 1- 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tushie et al. (Tushie hereinafter) (US Patent No. 6,014,748) in view of Tommy J. Morris (Morris hereinafter) (US Patent Pub. Application No. 2004/0078227 A1).

Regarding Claim 1, Tushie discloses a method for automating the personalization of a batch of smart cards (Col. 5 and 6, lines 66 – 67 and 1 – 5, Tushie), comprising:

executing a personalization assistant tool (Col. 2, lines 38 – 40, Tushie), said software tool including a default member profile having default values for smart card features (Col. 2 and 18, lines 39 – 40 and 11 – 24, Card Framework Template Record, Tushie<sup>1</sup>);

Furthermore, Tushie also discloses a method and system for receiving smart card feature information (Page 6, lines 40 – 46, Tushie) that was previously entered into a cardholder database management system by a user (Fig. 1B, item 152, Page 7, lines 48 – 59, Tushie). In addition, Tushie discloses that the smart card personalization system will create smart cards according to the information received from alternate inputs (Col. 6, lines 54 – 56, Tushie) and from a software tool (Fig. 1A, item 150, Card

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<sup>1</sup> Specifically, wherein features, such as, security architecture (Col. 9, lines 59 – 67, Tushie), secure key data authentication, data integrity, data secrecy (Col. 10, lines 20 – 24, Tushie), digital signature mechanisms (Col. 10, lines 24 – 27, Tushie), and encrypting the transmitted data with a private key (Col.

Issuer Mgmt System, Page 9, lines 23 – 26 and 33 – 38; respectively, Tushie). However, Tushie is silent with respect to the details on how the user enters such smart card information into the system. On the other hand, Morris discloses computer instructions for providing to at least one user system over a network a plurality of queries (Page 6, [0038], lines 2 – 5, Morris), said queries originating from said software tool (Page 7, [0060], lines 5 – 11, Morris); receiving from the user responses to the plurality of queries (Page 6, [0038], lines 10 – 15, Morris), said responses being received by said software tool (Page 7, [0060], lines 5 – 7, Morris); matching each of said responses with an output data value, said matching being performed by said software tool (Page 12, [0098], lines 10 – 12, Morris); modifying said default member profile using said matched output data values (Page 12, [0098], lines 12 – 14, Morris); generating a personalization data file from said default member profile and said output data values (Page 6, [0039], lines 20 – 25, the medical record, Morris), wherein the output data values of said personalization data file are used to provide said smart card features on said batch of smart card when said batch of smart cards is personalized (Page 12 and 14, [0102] and [0120], lines 22 – 26 and 8 – 12; respectively, Morris). It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Morris as a method for users to enter personalized information in the Tushie system at Fig. 1B, item 152, Card Holder Data, to the smart card personalization system of Tushie. Skilled artisan would have been motivated to incorporate Morris user interface, for receiving responses, to the cardholder data management system of Tushie

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10, lines 27 – 30, Tushie) corresponds to the smart cards features that are high-level smart card

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to provide a high quality, user friendly, and accessible system to users who wish to select specific smart card features. Skilled artisan would have been motivated to make such a combination, as suggested by Morris (Page 5, [0034], lines 11 – 22, Morris), to provide immediate access to distributed expertise and knowledge from diverse data, to provide data gathering and bidirectional transfer of vital information, and to provide aggregation of data to be used for wide variety of purposes. Tushie's and Morris' teachings are expected to work successfully together since both of them are arts in the database field.

Regarding Claim 2, the Tushie in view of Morris combination discloses a method, further comprising using individual cardholder input files and the personalization data file to personalize a plurality of smart cards to yield a plurality of personalized smart cards (Col. 2, lines 46 – 54, Tushie; Fig. 6, Page 10, [0087], lines 6 – 17, Morris).

Regarding Claim 3, the Tushie in view of Morris combination discloses a method, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries (Page 12, [0097], lines 9 – 15, Morris);

finding a matching entry in the look up table that matches the responses to the plurality of queries (Page 12, [0087], lines 10 – 12, Morris);

locating personalization data file output associated with the matching entry (Page 12, [0098], lines 12 – 14, Morris); and  
outputting the personalization data file output associated with the matching entry (Page 12, [0099] and [0100], lines 2 – 4 and 3 – 6, Morris).

Regarding Claim 4, the Tushie in view of Morris combination discloses a method, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18, [0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris<sup>2</sup>); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 5, the Tushie in view of Morris combination discloses a method, wherein responses to the plurality of queries are used to provide best practices recommendations (Page 6, [0043], lines 8 – 10, Morris).

Regarding Claim 6, the Tushie in view of Morris combination discloses a method, further comprising providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12,

[0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris<sup>3</sup>), wherein the regional and subregional profiles have mandatory (Page 11, [0092], lines 6 – 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11, [0088], lines 11 – 13, Morris<sup>4</sup>), wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris<sup>5</sup>).

Regarding Claim 7, the Tushie in view of Morris combination discloses a method, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries (Page 12, [0097], lines 9 – 15, Morris);

finding a matching entry in the look up table that matches the responses to the plurality of queries (Page 12, [0087], lines 10 – 12, Morris);

locating personalization data file output associated with the matching entry (Page 12, [0098], lines 12 – 14, Morris); and

outputting the personalization data file output associated with the matching entry (Page 12, [0099] and [0100], lines 2 – 4 and 3 – 6, Morris).

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<sup>2</sup> Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

<sup>3</sup> Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

<sup>4</sup> Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

<sup>5</sup> Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize



Regarding Claim 8, the Tushie in view of Morris combination discloses a method, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18, [0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris<sup>6</sup>); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 9, the Tushie in view of Morris combination discloses a method, further comprising computer instructions for using responses to the plurality of queries to provide best practices recommendations (Page 6, [0043], lines 8 – 10, Morris).

Regarding Claim 10, the Tushie in view of Morris combination discloses a method, further comprising providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12, [0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris<sup>7</sup>), wherein the

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exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.

<sup>6</sup> Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

<sup>7</sup> Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

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regional and subregional profiles have mandatory (Page 11, [0092], lines 6 – 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11, [0088], lines 11 – 13, Morris<sup>8</sup>), wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris<sup>9</sup>).

Regarding Claim 11, the Tushie in view of Morris combination discloses a computer implemented method for automating the personalization of a batch of smart cards (Col. 5 and 6, lines 66 – 67 and 1 – 5, Tushie), comprising:

running on a host computer a personalization assistant software application (Col. 2 and 6, lines 38 – 40 and 57 – 58; respectively, Tushie), said software application including a default member profile having default values for smart card features (Col. 2 and 18, lines 39 – 40 and 11 – 24, Card Framework Template Record, Tushie<sup>10</sup>);

providing to at least one user system over a network a plurality of queries regarding smart card features (Page 6, [0038], lines 2 – 5, Morris), said queries originating from said software application (Page 7, [0060], lines 5 – 11, Morris);

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<sup>8</sup> Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

<sup>9</sup> Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.

<sup>10</sup> Specifically, wherein features, such as, security architecture (Col. 9, lines 59 – 67, Tushie), secure key data authentication, data integrity, data secrecy (Col. 10, lines 20 – 24, Tushie), digital signature mechanisms (Col. 10, lines 24 – 27, Tushie), and encrypting the transmitted data with a private key (Col. 10, lines 27 – 30, Tushie) corresponds to the smart cards features that are high-level smart card management instructions as claimed.

receiving from the at least one user system over the network responses to the plurality of queries (Page 6, [0038], lines 10 – 15, Morris), said responses being received by said software application tool (Page 7, [0060], lines 5 – 7, Morris);

matching each of said responses with an output data value, said matching being performed by said software tool (Page 12, [0098], lines 10 – 12, Morris);

modifying said default member profile using said matched output data values (Page 12, [0098], lines 12 – 14, Morris);

generating a personalization data file from said default member profile and said output data values (Page 6, [0039], lines 20 – 25, the medical record, Morris), wherein the output data values of said personalization data file are used to provide said smart card features on said batch of smart card when said batch of smart cards is personalized (Col. 9, lines 33 – 38, Tushie; and Page 12 and 14, [0102] and [0120], lines 22 – 26 and 8 – 12; respectively, Morris).

Regarding Claim 12, the Tushie in view of Morris combination discloses a computer implemented method, further comprising:

sending the personalization data file to a preparation processing device (Fig. 1A, item 100 and 150, Col. 6, lines 42 – 46, Tushie; Page 6, [0037] and [0039], lines 5 – 9 and 20 – 25; respectively, Morris);

and

using the personalization data file and cardholder input files to personalize smart cards (Fig. 1A, items 130 and 160, Col. 6, lines 45 – 47, Tushie).

Regarding Claim 13, the Tushie in view of Morris combination discloses a computer implemented method, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries (Page 12, [0097], lines 9 – 15, Morris);

finding a matching entry in the look up table that matches the responses to the plurality of queries (Page 12, [0087], lines 10 – 12, Morris);

locating personalization data file output associated with the matching entry (Page 12, [0098], lines 12 – 14, Morris); and

outputting the personalization data file output associated to the matching entry (Page 12, [0099] and [0100], lines 2 – 4 and 3 – 6, Morris).

Regarding Claim 14, the Tushie in view of Morris combination discloses a computer implemented method, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18, [0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris<sup>11</sup>); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 15, the Tushie in view of Morris combination discloses a computer implemented method, wherein responses to the plurality of queries are used to provide best practices recommendations (Page 6, [0043], lines 8 – 10, Morris).

Regarding Claim 16, the Tushie in view of Morris combination discloses a computer implemented method, further comprising providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12, [0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris<sup>12</sup>), wherein the regional and subregional profiles have mandatory (Page 11, [0092], lines 6 – 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11, [0088], lines 11 – 13, Morris<sup>13</sup>), wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris<sup>14</sup>).

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<sup>11</sup> Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

<sup>12</sup> Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

<sup>13</sup> Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

<sup>14</sup> Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.

Regarding Claim 17, the Tushie in view of Morris combination discloses a computer implemented method, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries (Page 12, [0097], lines 9 – 15, Morris);

finding a matching entry in the look up table that matches the responses to the plurality of queries (Page 12, [0087], lines 10 – 12, Morris);

locating personalization data file output associated with the matching entry (Page 12, [0098], lines 12 – 14, Morris);

and

outputting the personalization data file output associated to the matching entry (Page 12, [0099] and [0100], lines 2 – 4 and 3 – 6, Morris).

Regarding Claim 18, the Tushie in view of Morris combination discloses a computer implemented method, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18, [0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris<sup>15</sup>); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 19, the Tushie in view of Morris combination discloses a computer implemented method, wherein responses to the plurality of queries are used to provide best practices recommendations (Page 6, [0043], lines 8 – 10, Morris).

Regarding Claim 20, the Tushie in view of Morris combination discloses a computer implemented method, further comprising providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12, [0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris<sup>16</sup>), wherein the regional and subregional profiles have mandatory (Page 11, [0092], lines 6 – 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11, [0088], lines 11 – 13, Morris<sup>17</sup>), wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris<sup>18</sup>).

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<sup>15</sup> Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

<sup>16</sup> Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

<sup>17</sup> Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

<sup>18</sup> Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize

***Response to Arguments***

1. Applicant cannot show non-obviousness by attacking references individually where, as here, the rejections are based on a combination of references.

In re Keller, 208 USPQ 871 (CCPA 1981).

2. Applicant argues that the prior art fails to disclose; “does not disclose personalized smart cards with “smart cards features” that are “high-level smart card management instructions”.

Examiner respectfully disagrees. The specific wording “high-level smart card management instructions” is not disclosed in the claim language. However, the combination of Tushie in view of Morris does disclose personalized smart cards with “smart cards features” that are high-level smart card management instructions (Col. 7, lines 41 – 45, Tushie). Specifically, wherein features, such as, security architecture (Col. 9, lines 59 – 67, Tushie), secure key data authentication, data integrity, data secrecy (Col. 10, lines 20 – 24, Tushie), digital signature mechanisms (Col. 10, lines 24 – 27, Tushie), and encrypting the transmitted data with a private key (Col. 10, lines 27 – 30, Tushie) corresponds to the smart cards features that are high-level smart card management instructions as claimed.

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exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.



3. Applicant argues that the prior art fails to; “contemplate high-level management instructions being needed for personalization”, and that; “there is not disclosure of user receiving queries regarding which smart card features to implement, nor disclosure of a user providing answers to those queries regarding which smart card features to implement”.

Examiner respectfully disagrees. The combination of Tushie in view of Morris does disclose high-level management instructions being needed for personalization (See response to argument 2) in this office action above). The specific wording including “which smart card features to implement” was not disclose in the claim language. However, the combination of Tushie in view of Morris does disclose: user receiving queries regarding which smart card features to implement (Col. 6, lines 42 – 56; determines the type of card to issue, “the **card applications to embed in the card**, and **what personalization equipment to use** to issue the card for a particular cardholder”, Tushie; and Page 6, [0038], lines 2 – 5, “displaying an interface having a series of inquiries”, Morris); and: a user providing answers to those queries regarding which smart card features to implement (Fig. 1B, item 152, Col. 6 and 7, lines 53 – 56 and 48 – 51, smart card personalization system is capable of receiving data from alternate inputs such as person inputting the data ... ; respectively, Tushie; and Page 6, [0038], lines 7 – 10, “receiving from the user identification of the type ...”, Morris).

***Conclusion***

1. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

2. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

***Prior Art Made Of Record***

1. Tushie et al. (US Patent No. 6,014,748) discloses a system and apparatus for smart card personalization.
2. Tommy J. Morris (US Patent Pub. Application No. 2004/0078227 A1) discloses a system and method for handling medical information


***Points Of Contact***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Giovanna Colan whose telephone number is (571) 272-2752. The examiner can normally be reached on 8:30 am - 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Breene can be reached on (571) 272-4107. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Giovanna Colan  
Examiner  
Art Unit 2162  
August 22, 2006

  
JOHN BREENE  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100

